on account of falling interest rates, banks have been permitted by RBI to formulate fixed deposit schemes specifically for senior citizens offering higher and fixed rates of interest as compared to normal deposits of any size. Besides, RBI also take into consideration the impact of interest rates on various sections of the society and segment of industries while announcing their annual Monetary and Credit Policy.

Chalapathi Rao's recommendations on RRBs

2021. SHRI MATILAL SARKAR: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) the existing percentage of Government's share in the Regional Rural Banks;

(b) the percentage of Government's share as proposed by the working group led by M.V.S. Chalapathi Rao, M.D., NABARD;

(c) whether Government have decided to implement the report of the working group;

(d) whether the opinion of the trade union organizations will be considered at the time of implementation of Chalapathi Rao's report; and

(e) the details of Government's decision on Chalapathi Rao's recommendations?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) As provided under Section 6(2) of Regional Rural Banks Act, 1976 the share capital of each RRB is contributed in the ratio of 50:15:35 by the Central Government, State Government concerned and the sponsor bank respectively.

(b) to (e) The Report of the Working Group constituted under the Chairmanship of Shri M.V.S. Chalapathi Rao is under examination of the Government.

Annual meeting of Chief Commissioners of Income Tax

2022. SHRI VIJAY J. DARDA: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether it is a fact that in May, 2002 during annual meet of Chief Commissioners of Income Tax, it was stated that 79 per cent of

non-salaried tax-payers and 46 per cent of salaried tax-payers have shown their incomes below Rs. one lakh and that it constitutes 70 per cent of total tax-payers of 28.5 millions;

(b) if so, whether the recommendation of Vijay Kelkar Committee suggesting hiking personal income tax exemptions limit to Rs.1 lakh would thus result in only 30 per cent tax-payers remaining in India; and

(c) what is Government's reaction in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI GINGEE N. RAMACHANDRAN): (a) Yes, Sir.

(b) and (c) The Vijay Kelkar Committee has not submitted any report yet. It has presented a consultation paper on 2nd November, 2002,which has been made public for wider discussion and comments. The Government is examining them and shall formulate views only after full examination of the final recommendations.

ATM in rural areas

2023. SHRI RAVULA CHANDRA SEKAR REDDY: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) the number of banks which have introduced Automated Teller Machine (ATM) facilities in the country;

(b) whether ATM facility has been provided in rural areas also; and

(c) if not, by when this facility will be provided in rural areas?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) As per the Biannual Report on "Progress of Computerisation in public sector banks" for the period ended 30th September, 2002 sent by the public sector banks, details of number of ATMs installed by the public sector banks is furnished in the Statement enclosed (*See* below).

(b) Statistics regarding number of ATMs installed by the banks is only collected by RBI. Location-wise data is not available.

(c) Opening of ATMs is a subject matter of individual banks, and it is for the bank to decide the place of opening of ATM depending on business viability.